

## Certificate of Public Liability Insurance

As Insurance Brokers for Sheffield County Football Association Limited we can confirm that:

This Certificate is evidence of Insurance arranged by the County Football Association on behalf of affiliated clubs, registered referees of the Association and "stand-in" referees. The Insurance applies to persons acting on behalf of a clubs in an official capacity (including match officials). At the request of the County Football Association, playing members of a club are also entitled to the benefit of the policy.

<b>POLICY NUMBER:</b>	CA0001604
<b>PERIOD OF COVER:</b>	1 <sup>st</sup> July 2007 to 30 <sup>th</sup> June 2008
<b>INSURER:</b>	C N A Insurance Company Limited
<b>LIMIT OF INDEMNITY:</b>	£5,000,000 any one occurrence
<b>CLUB PLAYER-TO-PLAYER EXTENSION INCLUDED:</b>	Yes
<b>DEDUCTIBLE:</b>	£100 each and every claim for damage to Third Party property

The Insurance Summary can be referred to overleaf. A full copy of the policy is available on request from either the Association or COBRA Insurance Brokers Ltd.

You are free to choose the law applicable to this policy. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

**Richard J. Cliffe**  
Schemes Manager

**For and on behalf of COBRA Insurance Brokers Limited**

*Underwritten by*

The logo for CNA Insurance Company Limited, featuring the letters 'CNA' in a bold, red, italicized sans-serif font.

## Clubs and Registered Referees Public Liability Insurance Summary

### Statement of Demands and Needs:

This product is designed to meet the Public Liability insurance requirements of clubs affiliated to their respective County Football Association, the referees or assistant referees registered to their respective County Football Association or a member of an insured club who acts as a stand-in referee, subject to both clubs agreeing to that member officiating prior to the commencement of the match.

This statement does not constitute advice or a personal recommendation of the Public liability insurance product. Should you require personal advice or recommendations, you should contact COBRA Insurance Brokers on 01883 346346. COBRA Insurance Brokers is authorised and regulated by the Financial Services Authority (FSA number 307980)

### POLICY INFORMATION

#### Policy Summary:

This section contains key information about the insurance, which you must read. The Policy summary does not contain the full terms and conditions of the contract, which can be found in the Policy document.

This policy is a Public Liability policy that provides an indemnity to the club or registered referees of £5,000,000 any one occurrence against their legal liability to pay damages and costs in respect of personal injury to any person or loss of or damage to property. Cover applies in respect of the usual activities of the club and registered referees including fund-raising activities and football tournaments organised by the club.

The Policy can include a Player-to-Player liability extension, subject to the payment of an additional premium, but automatically includes the Member-to-Member liability extension.

#### The Insurer:

CNA Insurance Company Limited is a general insurance company, authorised and regulated by the Financial Services Authority (FSA number 202777), and registered at Companies House, registration number 950. The company's registered address is 77 Gracechurch Street London EC3V0DL

#### The significant Features and Benefits of this Policy are:

- Limit of Indemnity £5,000,000 any one occurrence
- Liability of Player-to-Player extension, available subject to the payment of the appropriate additional premium (optional)
- Liability of Member-to-Member extension (automatically included)
- Liability arising out of the ownership or operation of premises, including changing rooms
- Liability arising out of the use of premises hired, leased or rented
- Liability arising out of the provision of first aid or emergency assistance
- Liability arising out of fundraising activities and tournaments involving up to 1,000 persons
- Liability arising out of the use of motor vehicles not licensed for road use (e.g. ride on mowers)
- Liability arising out of the operation of car parks

#### The significant Exclusions and Limitations to the Policy are:

- £100 excess in respect of damage to third party property
- Hazardous fund raising activities
- Contract Players
- Employers Liability
- Deliberate Acts
- Disqualified or Suspended Players

#### The Duration of the Contract:

The Policy runs from the 1<sup>st</sup> July 2007 or when your affiliation is received by your County Football Association and then declared to the Insurer, whichever is the later, until 30<sup>th</sup> June 2008.

#### Claims Notification and Handling:

Notification must be made to COBRA Insurance Brokers Claims Dept., Quadrant House, Croydon Road, Caterham, Surrey CR3 6TR in writing of any incident which may give rise to a claim under this Policy (together with full details of the incident) as soon as practicable but in any case within 30 days of the occurrence. Any correspondence received by you from the third party should be referred to COBRA Insurance Brokers unanswered. COBRA Insurance Brokers will then pass all correspondence to the Insurer.

#### Complaints Procedure:

It our intention to provide all of our customers with a first class service. However, there may be occasions when you feel that this objective has not been achieved. If you are dissatisfied with any aspect of the service that you receive, please contact either COBRA Insurance Brokers Limited, Quadrant House, Croydon, Road, Caterham, Surrey, CR3 6TR. or The Claims Manager, CNA Insurance Company Limited, 77 Gracechurch Street London EC3V 0DL. Please state the nature of your complaint. Quote the policy and/or claim number, the name of any claim-handling organisation with whom you have been dealing and their reference number. You will receive an acknowledgement within 5 working days of receipt of your complaint together with a detailed timetable of the actions we will take to investigate/handle your complaint. If after taking this action you are dissatisfied with our response please write to the Chief Executive Officer, CNA Insurance Company Limited, 77 Gracechurch Street London EC3V 0DL.

If the matter is not resolved to your satisfaction you may request assistance from:

The Consumer Information Department

The Association of British Insurers

51 Gresham Street

London EC2V 7HQ

Telephone No: +44 (0)20 7600 3333

Facsimile No: +44 (0)20 7696 8999

Email address: [info@abi.org.uk](mailto:info@abi.org.uk)

CNA Insurance Company Limited is a member of the ABI. Alternatively you may seek assistance from:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall London E14 9SR

Telephone No: 0845 080 1800

Email address: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service will become involved if you are an eligible complainant as defined by the rules of the Financial Services Authority.

The existence of this complaints procedure does not affect any right of legal action you may have against CNA Insurance Company Limited

#### Additional information:

- The policy shall be governed by and construed in accordance with English Law.
- All communications and documents shall be in English.

This insurance is underwritten by CNA Insurance Company Ltd.  
CNA Insurance Company Ltd is authorised and regulated by the Financial Services Authority under registration number 202777.  
To set up and administer your insurance policy CNA will hold and use information about you and medical providers.

COBRA Insurance Brokers Limited is authorised and regulated by the Financial Services Authority under registration number 307980.

## Claims

In the event of a claim, the following details should be notified in writing immediately that an insured becomes aware of an occurrence, which might give rise to a claim:

- ❑ Time, date and location
- ❑ Nature of personal injury or damage
- ❑ Full details of how the personal injury or damage occurred (e.g. photographs)
- ❑ Name(s), address(s) and contact number(s) for the injured party (ies)
- ❑ Name(s), address(s) and contact number(s) of any witnesses to the incident

You should refer the matter in the first instance to the Claims Department of COBRA Insurance Brokers. You will be provided with a Claim Form, which should be returned to COBRA Insurance Brokers along with any correspondence received from the Third Party.

COBRA Insurance Brokers will then refer the claim to the Claims Department of CNA Insurance Company Ltd.

### ***IMPORTANT***

***You must not admit liability under any circumstances or enter into any correspondence with the Third Party or their representatives.***

For advice or further information, please do not hesitate to contact:

The **CLUB COVER** Team  
COBRA Insurance Brokers Limited  
Quadrant House  
Croydon Road,  
Caterham  
Surrey, CR3 6TR

Telephone 01883 346346

Facsimile 01883 330222

Email [clubcover@cobrainurance.co.uk](mailto:clubcover@cobrainurance.co.uk)

Website [www.cobrainurance.co.uk](http://www.cobrainurance.co.uk)